CLAIMS

I claim:

1. (Canceled)

2. (Previously presented) The method according to claim 38 wherein a contractor is provided with said authorization code that is presented at a bid letting along with said contractor's bid, said authorization code permitting an owner/obligee to receive an approved bond through said computer network.

3. (Previously presented) The method according to claim 38 wherein the bond is a surety bond.

4. (Previously presented) The method according to claim 38 wherein the bond is a bid bond.

5. (Previously presented) The method according to claim 38 wherein the bond is a contract bond.

6. (Previously presented) The method according to claim 38 wherein the bond is a court bond.

7. (Previously presented) The method according to claim 38 wherein the bond is a subdivision bond.

8. (Previously presented) The method according to claim 38 wherein the bond is a performance bond.

9. (Previously presented) The method according to claim 38 wherein the bond is a customs bonds.

10. (Previously presented) The method according to claim 38 wherein the bond is a notary bond.

11 (Previously presented) The method according to claim 38 wherein the bond is a liquor license bond.

12. (Previously presented) The method according to claim 38 wherein the bond is a license

bond.

13. (Previously presented) The method according to claim 38 wherein the bond is a permit bond.

14. (Previously presented) The method according to claim 38 wherein the bond is a Small

Business Administration bond.

15. (Previously presented) The method according to claim 38 wherein the bond is a bail bond.

16. (Previously presented) The method according to claim 38 wherein the bond is a supersedeas

bond.

17. (Previously presented) The method according to claim 38 wherein the network is accessed by

a password and the bond is accessed by said authorization code.

18-19. (Canceled)

20. (Previously presented) The system according to claim 41 wherein a contractor is provided

with said authorization code that is presented at a bid letting along with said contractor's bid,

said authorization code permitting an owner/obligee to receive an approved bond through said

computer network.

21. (Previously presented) The system according to claim 41 wherein the bond is a surety bond.

22. (Previously presented) The system according to claim 41 wherein the bond is a bid bond.

23.(Previously presented) The system according to claim 41 wherein the bond is a contract

bond.

24. (Previously presented) The system according to claim 41 wherein the bond is a court bond.

25. (Previously presented) The system according to claim 41 wherein the bond is a subdivision

bond.

26. (Previously presented) The system according to claim 41 wherein the bond is a performance

bond.

27. (Previously presented) The system according to claim 41 wherein the bond is a customs

bonds.

28. (Previously presented) The system according to claim 41 wherein the bond is a notary bond.

29. (Previously presented) The system according to claim 41 wherein the bond is a liquor license

bond.

30. (Previously presented) The system according to claim 41 wherein the bond is a license bond.

31. (Previously presented) The system according to claim 41 wherein the bond is a permit bond.

32. (Previously presented) The system according to claim 41 wherein the bond is a Small

Business Administration bond.

33. (Previously presented) The system according to claim 41 wherein the bond is a bail bond.

34. (Previously presented) The system according to claim 41 wherein the bond is a supersedeas

bond.

35. (Previously presented) The system according to claim 41 wherein the network is accessed by

a password.

36-37. (Canceled)

38. (Currently amended) A method of obtaining a surety bond over a computer network, said

computer network comprising, at least an agent computer, a surety computer, and a third party

computer, said method comprising:

a)   ~~an agent who receives~~ receiving a request <u>on said agent's computer</u> for a surety bond

          from an applicant, said surety bond being required from said applicant by a third party,

          using [a] <u>said</u> computer network to select a surety from one or more sureties that have

approved said agent to issue surety bonds on said surety's behalf;

b)   providing said surety over [a] said computer network with the identity of said applicant

       requesting said bond and such other information said surety may require about said

       applicant so that a surety bond may be issued by said surety;

c)   requesting from said surety over said computer network a decision on whether the bond is

       approved said request being received on said surety's computer;

d)   receiving from said surety over said computer network a decision on whether the bond is

       approved said decision being transmitted from said surety's computer, and being received

       on said agent's computer;

e)   where said bond request is approved by said surety, said surety providing an

       authorization code said authorization code being transmitted from said surety's computer

       over said computer network for an approved bond to said applicant;

f)   submitting said authorization code to a third party requiring said bond said third party

receiving said authorization code on said third party's computer;

g)   permitting said third party requiring said bond to use said authorization code over said

       computer network to access said bond issued by said surety said bond being accessed

from said third party's computer;

h)   said surety issuing from said surety computer said bond through said computer network

       to said third party after receipt of the authorization code said third party receiving said

       bond on said third party's computer.

39. (Currently amended) A method of obtaining a surety bond over a computer network, said

computer network comprising, at least an agent computer, a surety computer, and a third party

computer, said method comprising:

a)   ~~an agent who receives~~ <u>receiving</u> a request for a surety bond <u>on</u> said agent<u>'s computer</u>

using a computer network to select a surety from one or more sureties that have approved

agent to issue surety bonds on said surety's behalf;

b)   providing said surety <u>on said surety's computer</u> with the identity of a contractor and such

other information said surety require<u>s</u> about said contractor and said bond over a said

computer network;

c)   selecting the bond over said computer network <u>said surety using said surety's computer</u>;

d)   providing said surety with information, over said computer network, <u>said surety receiving</u>

<u>said information on said surety's computer,</u> on a contract to be performed by said

contractor for which [a] <u>said</u> bond is required;

e)   receiving from said surety a decision on whether the bond is approved<u>, said decision</u>

<u>being transmitted from said surety's computer, and being received on said agent's</u>

<u>computer</u>;

f)   providing an authorization code, <u>over</u> said computer network, for an approved bond to

said contractor to be submitted with said contractor's bid;

g)   permitting a third party that requires said bond to use said authorization code, over said

computer network, to obtain the bond issued by said surety<u>, said third party receiving said</u>

<u>authorization code on said third party's computer</u>.

40. (Currently amended) A method of obtaining information concerning a surety bond over a

computer network, said computer network comprising, at least an agent computer, a surety

computer, and a third party computer, said method comprising:

~~providing~~ inputting into [a] said computer network [with] the identity of an applicant who requested a bond and such other information about said applicant that is requested by said surety;

selecting said surety, over said computer network;

said surety making a decision on whether to issue a bond on the applicant's Information provided to said computer network, said surety using said surety's computer to transmit said decision over said computer network;

said surety providing said computer network with an authorization code for an approved bond, said surety using said surety's computer to transmit said authorization code over said computer network;

~~a third party who receives~~ receiving said authorization code ~~accessing~~ on said third party's computer from said computer network by providing said network with said authorization code;

~~said third party~~ obtaining from said computer network information concerning said bond said information being received on said third party's computer.

41. (Currently amended) A system of obtaining a surety bond over a computer network, said computer network comprising, at least an agent computer, a surety computer, and a third party computer, said system comprising:

a)   a means for an agent to select a surety, over said computer network, from one or more

        sureties that have approved said agent to issue surety bonds over said computer network

        on said surety's behalf, said agent using said agent's computer to select said surety;

b)   a means for providing said surety, over said computer network, with the identity of an

applicant requesting said bond and such other information said surety require about said

applicant over a computer network, said surety using said surety's computer to receive

said identity of said applicant and said other information required by said surety;

c)   a means for requesting from said surety over said computer network a decision on

whether the bond is approved, said decision being transmitted from said surety's

computer to said computer network;

d)   a means for providing an authorization code for an approved bond to said applicant to be

submitted to a third party requiring said bond, said third party using said third party's

computer to receive said authorization code;

e)   a means for permitting said third party requiring said bond to use said authorization code

over said computer network to access said bond issued by said surety;

f)   a means for issuing said surety bond through said computer network to said third party

after receipt of the authorization code, said third party using said third party's computer

to receive said issued bond.

42. (Currently amended) A system of obtaining a surety bond over a computer network, said

computer network comprising, at least an agent computer, a surety computer, and a third party

computer, said system comprising:

a) a means for selecting a surety, over said computer network from one or more sureties

that have approved an agent to issue surety bonds over said computer network on said surety's

behalf, said agent using said agent's computer to select said surety;

b) a means for providing, over said computer network said surety with the identity of a

contractor and such other information said surety may require about said contractor over a

computer network, said surety using said surety's computer to receive said identity of said

contractor and said other information required by said surety;

c) a means for selecting the type of bond requested by said contractor over said computer network;

d) a means for providing said surety over said computer network with information on a

contract to be performed by said contractor for which a bond is required, said surety using said

surety's computer to receive said information on said contract;

e) a means for requesting from said surety over said computer network a decision on whether

the bond is approved, said request being received by said surety's computer ;

f) a means for providing an authorization code for an approved bond over said computer

network to said contractor to be submitted with said contractor's bid;

g) a means for permitting a third party that requires said bond to use said authorization code

to obtain the bond issued by said surety over said computer network, said third party receiving

said authorization code on said third party's computer.

43. (Canceled)

44. (Previously presented) The method according to claim 38 wherein said agent provides said

surety with a name of a contractor, said contractor's address, the identity of an owner/ obligee for

whom the bond is required, an identification of the bond form required, an estimated contract

price, an amount of the bid security, a contract number or IFB number, and a description of the

job.

45. (Previously presented) The method according to claim 44 wherein said owner/obligee is a

governmental agency, a private owner, a construction manager, or a general contractor.

46. (Currently amended) A method of obtaining a surety bond over a computer network, said

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computer network comprising, at least an agent computer, a surety computer, and a ~~third party~~ owner/obligee computer, said method comprising: ~~comprising:~~

an applicant for a bond said applicant accessing a website of a bonding agent through a login and a password;

entering a bond request to said bonding agency over said computer network;

providing said bonding agency with a name of a applicant, said applicants address, the identity of an owner/ obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job over said computer network;

said bonding agent selecting a surety over said computer network for issuing a bond from one or more surety companies that have pre-approved said agent applying for said bond, said bonding agent using said bonding agent's computer to select said surety;

selecting over said computer network [a] said bond from the group consisting of, bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersedeas bond, said bonding agent using said bonding agent's computer to select said bond;

transmitting information obtained by said agent electronically to one or more said surety companies over said computer network, said bonding agent using said bonding agent's computer to transmit said information;

requesting approval of the bond from at least one of said surety companies over said computer network, said bonding agent using said bonding agent's computer to request said

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approval;

upon approval of the bond by the surety company over said computer network, providing

the applicant with a code for accessing the bond over said computer network;

providing an owner/obligee, over said computer network, with said code at the bid

letting, said owner/obligee using said owner's/obligee's computer to receive said code;

permitting said obligee to log onto said computer network, through the use of said code to

review the bond issued by said surety company, said owner/obligee using said owner's/obligee's

computer to logon to said computer network.

47. (Currently amended) A method of obtaining a surety bond over a computer network, said

computer network comprising, at least an agent computer, a surety computer, and a third party

computer, said method comprising:

an applicant for a bond accessing website of a bonding agency through a login and a

password;

said contractor entering a bond request, over said computer network to said bonding

agent;

said agent providing one or more sureties with a name of a contractor, said contractor's

address, the identity of an owner/ obligee for whom the bond is required, an identification of the

bond form required, an estimated contract price, an amount of the bid security, a contract number

or IFB number, and a description of the job, over said computer network.

said agent selecting a surety for issuing a bond from one or more surety companies that

have pre-approved an agent applying for said bond, said bonding agent using said bonding

agent's computer to select said surety;

said agent selecting a bond from the group consisting, of bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersede as bonds, over said computer network, said bonding agent using said bonding agent's computer to select said bond;

said agent transmitting the information obtained from said applicant electronically to said surety company, over said computer network, said bonding agent using said bonding agent's computer to transmit said information[,];

requesting approval of the bond from said surety company, over said computer network, said bonding agent using said bonding agent's computer to request said approval[,];

upon approval of the bond by the surety company providing the applicant with a code for accessing the bond, over said computer network;

providing an owner/obligee with said code at the bid letting, over said computer network, said owner/obligee using said owner's/obligee's computer to receive said code[.];

permitting said obligee to log onto said computer network through the use of said code to review the bond, said owner/obligee using said owner's/obligee's computer to logon to said computer network..